

Enjoy these
discounts from
some of the
eateries in our
Framingham area





DISCLAIMER NOTICE

The Callahan Center makes every effort to ensure the information throughout the Courier is accurate; however, the staff shall not be held responsible for errors that occur with printing, omission, or changes/cancellations of a program by staff or instructors.

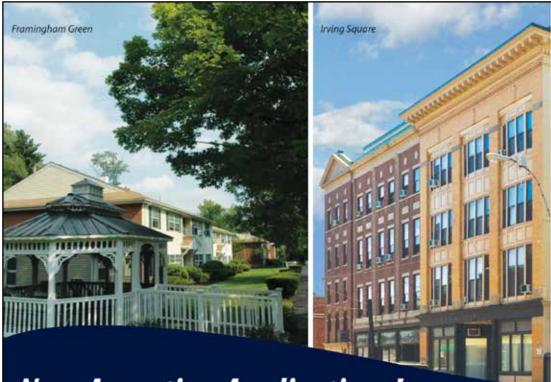
We thank the advertisers that appear in the Courier, as well as the presenters of informational programs and products. However, the Callahan Center does not endorse any service or product listed in the Courier or presented at the Center. It is the responsibility of our readers/participants to investigate any service, product or provider they may consider using.



www.seniorcentercommunications.com

Tom Keller - Regional Director 508-361-7000

tom@seniorcentercommunications.com



We Put The "Home" In Housing!

Framingham Green

136 Maynard Road, Framingham 508.872.0500

Heat and hot water included Grand community gathering space Scenic, landscaped setting with gazebo On-site parking Pet-friendly

Irving Square

75 Irving Street, Framingham 508.875.4400

Heat and hot water included Open and airy living spaces Vibrant community lounge retreat Private, enclosed park area Pet-friendly

Now Accepting Applications!



Our beautiful communities have quality options to make you feel at home with features that include 24-hour emergency maintenance, professional on-site management, laundry care suites, resident service programs & activities, nearby public transportation, shopping, restaurants, medical facilities and, so much more.

Framingham Green and Irving Square are designed for seniors age 62+ as well as persons with disabilities who are under age 62.

*Income guidelines may apply. Please inquire in advance for reasonable accommodations. Assistance animals welcome. Information contained herein subject to change w/o notice.



DIRECTOR'S CORNER

Hello Everyone,

I am sad to say this will be my final Director's column to you, as March 3, 2023 will be my last day. I am sorry to be saying goodbye to those of you I have had the pleasure to know these past 11 years. This includes the instructors and volunteers of all the programs who are dedicated to keeping you healthy, physically and emotionally by offering their time and talents to connect you with one another and to activities you enjoy and resources you need

It has been an honor to work with the other dedicated staff at the Callahan Center. I will miss them all greatly. Randy as Assistant Director, handling the Customer Service aspect of the Center, along with overseeing the Transportation Program, Senior Property Tax Work-off, SHINE and such a myriad of issues on a daily basis has made such improvements, including the seasonal décor! His staff, Mary, Carol, Diane and Patty are such exemplary welcoming faces for the public on a daily basis, along with the dynamic duo of Paul and Dave at the wheel of the Callahan Center bus!

The Social Services staff of Lisa, Cheryl, Sam, Alana, Jamie and Deb are so committed to assisting people 55+ with the challenges they face with technology, living on a fixed income and declines in memory, emotional or physical health. I so appreciate how they put their hearts and souls into their efforts to help people 55+ and their families. Paula, the Programs Manager, has persevered without a Volunteer Coordinator for two years and still continues to provide excellent exercise instructors, Zoom versions of many programs, enjoyable entertainment, fascinating cultural programming and successful grant applications to fund these efforts. Ralph, the Computer Coordinator has continued to offer sage advice and trainings to people not familiar with computers and supervised many volunteers in this area.

I appreciate the efforts of the Council on Aging Board in their advocacy for your needs and interests and the support of the Parks and Recreation Division Head, Jim Snyder and his staff, especially Maria and Barbara. The Friends of Callahan have always been so supportive of our efforts to connect with people 55+ and have been making great strides to spread the word about all that we have to offer.

What a great team you have to continue the tradition of the Callahan Center being your home away from home. You are in great hands with Randy taking on the role of Acting Director. I wish all of you all the best in health, happiness and fulfillment.

Grace

CALLAHAN CENTER

535 Union Avenue (Handicap Accessible), Framingham, MA 01702 Telephone: 508-532-5980

Web address: www.framinghamma.gov/360/Council-on-Aging

Hours of Operation:

Monday through Friday, 8:30 a.m.-4:30 p.m.

CALLAHAN CENTER MISSION STATEMENT

It is the mission of the Framingham Council on Aging/Callahan Center to improve the healthy aging of a broader segment of the 55 and older population of Framingham by solidifying collaborations in the community to actively reach out to underserved groups by race, ethnicity, gender, sexual orientation and those with health conditions that otherwise limit their connection to the center.

CALLAHAN CENTER STAFF

STAFF

Grace O'Donnell, MS, Director of Elder Services
Randy Aylsworth, MS, Assistant Director
Paula Geller, Programs Manager
Ralph Dunlea, Computer Room Coordinator
Carol Glover, Front Desk Receptionist
Mary Kenney, Front Desk Receptionist
Diane Krueger, Front Desk Receptionist
Patty Bird, Front Desk Receptionist
David Higgins, Van Driver



Accredited by

National Institute of
Senior Centers

SOCIAL SERVICES

Lisa Ushkurnis, MSW, LICSW, Supervisor

Cheryl Lavallee, LICSW, Assistant Social Services Supervisor Jamie Jensen, MSW, LICSW, Coordinator of Continuing Connections Sam Swisher, MBA, Outreach Volunteer Coordinator Alana Dundon, Bilingual Outreach/DME Coordinator Deb Bourke, BA, CDP, LSWA, Continuing Connections, Program Asst.

SHINE

Michelle Gucciardi, MetroWest Regional SHINE Director Emilihana (Amy) Gomes, MetroWest SHINE Asst. Program Coordinator

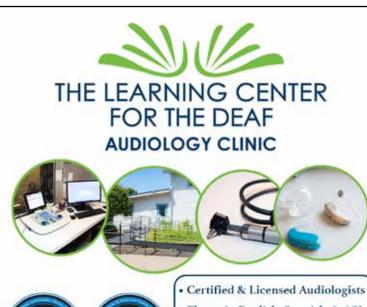
COUNCIL ON AGING CHAIRMAN & BOARD MEMBERS

Chairman: Clyde Dottin

COA Board Meeting March 14, 1:30 p.m.

Members:

Brenda Diaz, Marie Giorgetti, Thomas Grove, Audrey Hall, Kathie McCarthy, Jennifer Rich, Linda Schwartz, Brian Sullivan, Glenda Thomas





- · Fluent in English, Spanish, & ASL
- · Accept Most Private Insurances
- Complete Diagnostic Hearing Test
- Latest Hearing Aid Technology

Adults • Infants • Children

Contact us to learn more about our services

848 Central Street, Framingham, MA 01701 www.tlcaudiology.org (508)875-4559

LEGAL CLINIC

Friday, March 31, 9-11 a.m.

Meet individually with an attorney from MetroWest Legal Services to discuss legal issues (will not advise on estates and trusts). Appointments are required. Please call Paula at 508-532-5980, ext. 4110.

CHANGE YOUR CLOCK CHANGE YOUR BATTERIES

Sunday, March 12, 2 a.m.

As we spring ahead for Daylight Savings Time, the U.S. Consumer Product Safety Commission (CPSC) reminds you that now is the perfect time to check and change the batteries in smoke and carbon monoxide (CO) alarms. If either of these devices is more than 10 years old, replace the whole unit. If you're a Framingham resident age 65+, you can contact the Framingham Fire Department for more tips on keeping safe through their Senior SAFE program and possibly receive a free smoke and carbon monoxide detector. For more details about Framingham's **Senior SAFE program call 508-532-5930**, Monday through Friday, 8 am to 4 pm.

2023 FREE AARP TAX AID AVAILABLE

Appointment Required: 508-532-5980, ext. O
AARP Tax Counselors are available to assist with
filing taxes. To receive assistance, the following
income eligibility guidelines apply::

- Single or married filing separately with annual income of \$60K or less
- Head of household with annual income of \$75K or less
- Married couple filing jointly or Qualifying Widow (widow with a dependent) with annual income of up to \$80K

AARP Tax Counselors are unable to assist with complex tax returns. There is no charge for this service, however, donations to the Friends of Callahan are welcomed.

SENIOR CIRCUIT BREAKER TAX CREDIT

If you were age 65 or older as of December 31, 2022, you may be eligible to claim a refundable credit on your personal state income tax return. The Senior Circuit Breaker tax credit is based on the actual real estate taxes paid on the MA residential property you own or rent and occupy as your principal residence. The maximum credit amount for tax year 2022 is \$1,200. Guidelines for eligibility include:

- You must be a resident or part-year resident and file a Mass. personal income tax return.
- For tax year 2022, your total Massachusetts income doesn't exceed: \$64,000 for a single individual who is not the head of a household \$80,000 for a head of household \$93,000 for married couples filing a joint return

For Homeowners: If your MA property tax payments along with half of your total water and sewer expense, exceeds 10% of your total MA income for the tax year you can apply. Exclusion: The assessed value of principal residence cannot exceed \$912,000. For Renters: If 25% of your annual MA rent exceeds 10% of your total MA income for the tax year you can apply. (Not eligible, if you receive a federal and/or state rent subsidy or you rent from a tax-exempt entity.)

For more information speak with your tax preparer or call Mass DOR Tax Department: 617-887-6367 or 800-392-6089, 9 a.m.-4 p.m., Monday through Friday.

Please be aware that the Callahan Center does not issue refunds for fee-based events or activities, unless those programs are canceled by the Center.

APPRECIATION OPEN HOUSE IN HONOR OF GRACE O'DONNELL

Friday, March 3, 2 p.m. RSVP to 508-532-5980, ext. 0

We hope you'll join us to thank Grace and wish her well on her last day at the Callahan Center. With Framingham's seniors always in her heart and mind, Grace leaves a lasting impact on the Center's services, programs and supports, as she moves on after 11 years of dedicated service.

INCLEMENT WEATHER POLICY

If the Framingham Public Schools close due to snow or other inclement weather, there will be no activities/programs at the Callahan Center. On these days, City of Framingham staff will be available at the Center, unless the City declares an emergency closing. Please note: In the event of a delayed start for the Framingham Public Schools, the Callahan Center will also have a delayed opening. For example, if the schools have a two-hour delay, the Center will open at 10:30 am.

FRIENDS OF CALLAHAN "BRING A FRIEND" LUNCH

Wednesday, March 8, 11:30 a.m. Lunch must be paid by 3/3

Enjoy a boxed lunch from Roche Bros. with the Friends. You can eat in or take your boxed lunch to go. Cost is \$10. Your choice of:

- Chicken Caesar Wrap
- Roast Beef on a Roll
- Chicken Caesar Salad
- Mediterranean Vegan Salad with Falafel, Tabbouleh & Pita Bread

All include chips, cookies, fruit, and bottled water. Sign up at the front desk. For more details see page 10.

Are you ready to rightsize to a smaller or newer place?

Are you overwhelmed at the thought of de-cluttering
your current home?



CALL

THE ANTONIO TEAM

KELLER WILLIAMS BOSTON METROWEST

NANCY ANTONIO 508.561.0865
SENIOR REAL ESTATE SPECIALIST

ERICA ANTONIO 508.561.1868



House de-cluttered, repaired then on to market & sold – all within 90 days! 3 MONTHS TO MONEY IN YOUR POCKET!



CALLAHAN CENTER LEARNING & CULTURAL PROGRAMS

Please call the front desk to register: 508-532-5980, ext. 0

Programs are in person, unless otherwise noted as virtual.





These programs are supported in part by a grant from the Framingham Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency, and in part by the Friends of Callahan.



MUSICAL PERFORMANCE IN CELEBRATION OF ST. PATRICK'S DAY

DUBLIN DOWN Thursday, March 23, 2 p.m. Register by 3/22

The luck of the Irish is with us as the musical duo Dublin Down comes to the Callahan Center with Irish love songs, drinking songs, and sea shanties. Hailing from Central Mass, Patrick and Monica McCarthy are vocalists and multi-instrumentalists who provide a mix of Irish and Celtic songs with a little story-telling mixed in. Enjoy traditional and modern favorites by Tommy Makem, The Clancy Brothers, Van Morrison, the Saw Doctors, and more!

PROFESSOR BELL JOINS US IN PERSON!

TREATY OF PARIS Tuesday, March 28, 2 p.m. Presented by: Dr. Richard Bell Register by 3/27 Signed in 1783, the Treaty



of Paris was the formal agreement that ended the War for Independence and created the United States of America. Presenter Richard Bell argues that the Treaty of Paris was a triumph for US diplomacy that reset relations with Britain and set a new border with Spanish North America. Notably, however, the treaty also damaged the US-French alliance irreparably and left Natives,

loyalists and fugitives from American slavery to fend for themselves. Dr. Richard Bell is Professor of History at the University of Maryland. He has held major research fellowships at Yale, Cambridge, and the Library of Congress and is the recipient of the National Endowment of the Humanities Public Scholar award.

THE GREAT TOURS

ENGLAND, SCOTLAND, AND WALES Thursday, March 9, 1:30-2:30 p.m.

Register by 3/8

Medieval castles and cathedrals are some of the most striking sites in all of Britain. Continuing our tour, we'll visit castles



built between 1066 and 1500, including the Tower of London, Caerphilly in Wales, and Dover Castle. We'll also explore major milestones in cathedral architecture, from the Romanesque style of Durham Cathedral to the gothic style of Canterbury to the world-renowned Westminster Abbey. Our guide, Professor Patrick Allitt, is a British-born scholar who teaches at Emory University.

MOVIE: BELFAST

Tuesday, March 14, 1:30-3:10 p.m. *Register by 3/13*

A semi-autobiographical film which chronicles the life of a working-class family and their young son's childhood during the tumult of the late 1960s in Belfast. Surrounded by sporadic violence and growing danger, nine-year-old Buddy finds himself confronted with the ugly



reality of sectarian conflict. Buddy's family must come face to face with a nearly impossible, lifealtering decision: stay or start packing. PG-13

INFO SESSION WITH CONGRESSWOMAN KATHERINE CLARK'S OFFICE

March 16, 1:30 p.m. Presented by: Jay Higgins, Sr. Constituent

Services Rep. *Register by 3/15*

Learn about the ways that Congresswoman Clark's office can help you with issues or concerns involving federal agencies. From taxes to Medicare, social security,



veterans benefits and more, find out how Congresswoman Clark's office can provide support in resolving problems, getting answers in a timely manner...or cutting through red tape. Join Jay Higgins, Sr. Constituent Services Rep, for this informative session. By the way, did you know that Congresswoman Clark is the new Democratic Whip? The Whip is the second highest ranking person in the minority party.

BE PART OF FRAMINGHAM'S EDUCATIONAL FUTURE! SHARE YOUR THOUGHTS WITH THE SUPERINTENDENT

Tuesday, March 21, 2 p.m. *Register by 3/20*

The Superintendent of the Framingham Public Schools will be coming to the Callahan Center to talk about the hopes and dreams of our older adults as we, together, consider future generations and



their 13-year journey in the school district. Please join Superintendent Bob Tremblay for a casual conversation about the future of the Framingham Public Schools and discover how you can be part of Framingham's educational future.

MOVIE:

MRS. HARRIS GOES TO PARIS Thursday, March 30, 1:30-3:30 p.m.

Register by 3/29
Mrs. Harris Goes to
Paris tells a humorously
heartwarming
tale about London
housecleaner Ada
Harris, who thinks
her lonely life might

Harris, who thinks her lonely life might turn around if she can become the owner of a Christian Dior gown. After working to raise



the funds to pursue her dream, she embarks on an adventure to Paris that will change not only her own outlook -- but the very future of the House of Dior. PG

SNEAK PEEK

We hope you'll join us for these special Learning & Cultural Programs in April:

4/13 Explore the Maldives with Joy Marzolf

4/18 Piano Concert: Music from the Movies with David Sparr

4/25 Callahan Multicultural Fest

4/27 They Called Us Girls with Author Kathleen Stone - Registration opens April 1.

FITNESS & WELLNESS

STRENGTH & CARDIO WITH JENN

Mondays, 10:15-11:15 a.m., \$3 per class Move to upbeat music in this full body workout. Low impact exercises that focus on your strength, cardio endurance, and posture are done rhythmically to add motivation and fun. This class begins with a warm up and ends with a cool down and stretching. Participants may use hand weights if you have them. Jenn is a Certified Personal Trainer with 10 years of experience in providing group and individual instruction at area fitness facilities and for corporate clients. She also is a certified voga instructor with a strong background in wellness coaching.

TAI CHI WITH JON

Mondays, 12:30-1:30 p.m., \$4 per class

Tai Chi is an ancient form of Chinese exercise that enhances the flow of internal energy in the body. utilizing slow, graceful movements, breath work and meditation to help promote relaxation, healing and well-being. Although no prior experience is necessary, this class involves one hour of movement without the assistance of a cane/walker.

AEROBICS WITH ANTHONY

Tuesdays, 9:30-10:15 a.m., Free

This weekly, low-impact aerobics class combines the benefits of strength training, cardio and stretching. Movements can be done from a standing or seated position. You may use light hand weights if you have them.

ZUMBA WITH SUSAN

Tuesdays & Thursdays, 11 a.m., \$3 per class Zumba mixes world rhythms and easy-to-follow

dance moves, so you have fun while exercising. Instructor Susan Craver has been teaching Zumba for over 10 years.

SMALL BALL: CORE, BALANCE & MOBILITY WITH ANN

Wednesdays, 11 a.m., \$3 per class Canceled 3/8

This class meets every Wednesday, EXCEPT the second Wednesday of each month.

The small ball is an excellent tool to build strength, balance, and stability. Exercises will be done to music using the small ball in a standing position and utilizing the chair.

MINDFUL LIVING & MEDITATION WITH LISA

Wednesdays, 11 a.m.-noon, \$3 per class Instructor Lisa Campbell is a professional meditation and mindfulness coach, helping others transform their lives to be healthier, happier and more peaceful. Each week is a combination of mindful awareness practices, breathing techniques and meditations that help nurture a positive mindset, actively work with tension and anxiety, and so much more.

MOBILITY, STRETCH & BALANCE WITH ANN

Thursdays, 9:30-10:30 a.m. For all ability levels - \$3 per class

Join Certified Fitness Instructor and Certified Personal Trainer Ann Saldi for this weekly class designed to improve your flexibility, posture and joint mobility. Stretching is an important part of flexibility and helps to offset the effects of the normal decline in flexibility as we age. This class will also incorporate key balance exercises to allow for muscle awareness to aid in the prevention of falls and slips. (According to the CDC, more than 1 in 4 older adults fall each year.) Exercises are done standing and seated with adaptations available for those who prefer to remain seated.

CHAIR YOGA WITH REBECCA

IN PERSON: Fridays, 11 a.m.-noon, \$3 per class ON ZOOM: Tuesdays, 4:30-5:15 p.m., \$3 per class

ZOOM class canceled 3/7

Rebecca Reber leads this gentle form of yoga, which builds strength and flexibility. As with many forms of exercise, it can be modified for people of varying abilities. Rebecca has been teaching chair yoga classes for older adults at senior centers throughout the MetroWest area.

To register for the class on Zoom, please email Paula at pgeller@framinghamma.gov.

FIRST FRIDAYS STRETCH WITH ANTHONY

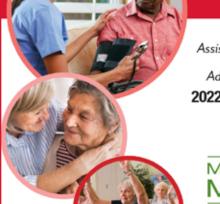
Friday, March 3, 10:30-11 a.m., Free This half-hour stretch class will help keep your muscles flexible, strong and healthy. Older adults need flexibility in order to maintain a range of motion in the joints. This class - offered the first Friday of every month - will teach you how to keep your whole body loose with simple stretches you can do on your own from the comfort of home. **New** participants should email

Paula at pgeller@framinghamma.gov to register.

NEW COVID-19 TREATMENT

HOTLINE: Tested positive for COVID-19? Telehealth is a quick and free way to see if you're eligible for COVID-19 treatment. You can access telehealth services by calling 833-273-6330 or by completing an online assessment at mass.gov/ CovidTelehealth. Clinicians are available every day from 8 am to 10 pm. This service is not for medical emergencies or those who have severe chest pain or shortness of breath. Telehealth is a quick and easy way to see if Paxlovid, a COVID-19 treatment pill, is right for you.

Providing a Continuum of Top-Rated Senior Living & Healthcare Services



Assisted Living, Memory Care & Mental Health, Adult Social Day Program

2022 CARING STAR AWARD 508-665-5300



Medicare Certified Skilled Nursing & Private Duty Home Care

SERVING METROWEST 508-433-4479



Long Term & Memory Care, Short Term Rehab, Outpatient Rehab

5-STAR CMS RATING 508-433-4404



maryannmorse.org

CALLAHAN FITNESS CENTER

THE FITNESS CENTER

is open Monday, Tuesday, Wednesday, and Friday, 9 am-4 pm, and Thursday, 9-1:30, reopening at 2:45-4. (The room is closed for special programming on Thursdays from 1:30-2:45 pm.)

Try our suspension elliptical, treadmill, rower or exercise bikes! The Callahan Fitness



Center features eight state-of-the-art fitness machines. The Fitness Room is open to adults age 55+. A \$2 admission fee enables users up to 50 minutes of access to the equipment at a time. Please sign in at the front desk.

DID YOU KNOW? Many insurance providers offer a reimbursement for fitness classes. Check with your health plan provider for details. Checking in at the Callahan lobby kiosks helps track your class attendance and fees for reimbursement purposes. See the front desk with questions.

VOLUNTEERS NEEDED TO HELP WITH TECHNOLOGY OR TEACH A CLASS

- Join our Ask-the-Experts team on Thursday mornings to help older adults with a wide variety of tech needs from improving device performance to fielding questions about apps, internet browsing, Zoom, the Google or Microsoft Suite of products, and more. Familiarity with hardware and software and/or the ability to diagnose issues with PCs and mobile devices would be helpful. If you're able to share your expertise in any of the above areas, please email Ralph at rwd@framinghamma.gov.
- The Computer Center is also looking for class instructors. If you're interested in teaching a class, we would be happy to work with you. Examples of potential classes: Google, Chromebooks, social media, smart watches, working with Apple/Android platforms.



DISCUSSION GROUPS, GAMES & MORE

IN-PERSON ACTIVITIES:

TEMPORARY CHANGE IN COMUPTER ROOM HOURS: Please note that due to AARP Tax Prep appointments at the Callahan Center, the computer room will only be open to the public on Mondays and Wednesdays from 9-4 and Thursday mornings from 9-noon through April 15.

ASK THE COMPUTER EXPERTS: Thursdays, 10 am-noon

BINGO: Wednesdays, 1-3 pm, please plan to arrive earlier to purchase

cards (\$1 each). Game starts promptly at 1 pm. **BLOOD PRESSURE CLINIC:** Wednesdays, 9-noon

BOOK DISCUSSION GROUP: Thursday, March 2, 1:30-2:30 pm **BOWLING:** Mondays, 10 am, Ryan's Family Amusement located on Route 109 in Millis, \$15. For more info, please contact Ruthann at ram2151@comcast.net or 508-872-5826.

CHAIR VOLLEYBALL: Mondays, 2 pm. *Canceled Tuesdays in March.* **COMPUTER ROOM:** Mondays and Wednesdays, 9 am-4 pm and

Thursdays, 9 am-noon

CONTRACT BRIDGE: Tuesdays, 9-11:30 am. **CRIBBAGE:** Thursdays, 9:30-11:30 am

DISCUSSION GROUP: Thursdays, 11 am-12:30 pm **DUPLICATE BRIDGE:** *On break until the spring of 2023*

GENEALOGY GROUP: Mondays, 1-4 pm

GRUPO LATINOAMERICANO: Thursdays, 11 am-12:30 pm

KNITTERS: Friday, March 24, 10:30 am-noon

MAH JONGG: Tuesdays & Thursdays, 10:15 am-12:30 pm MARY MAKE DO (sewing/quilting): Mondays, 10 am-4 pm

OPEN SEW: Fridays, 9 am-4 pm

PINOCHLE: Mondays and Tuesdays, 9-10:30 am

POKER: Fridays, 9-11 am

POOL TABLES: Mon, Wed, Thur, Fri, 8:30 am-4 pm. *Updated winter*

hours include: Tues. 12:30-4 pm.

RED HAT HONEY BEES: Tuesday, March 28, 1-4 pm, \$2 per month

SPORTS FANATICS: Mondays, 10 am

TABLE TENNIS: Mon to Fri, 8:30 am-4 pm. *Note: The tables are not available from 3-4 pm on the 2nd and 4th Tuesday of every month.*

PROGRAMS CONTINUING ON ZOOM:

CONVERSATION & HUMOR: Fridays, 12:30 pm

TRAVEL DISCUSSION GROUP: Wednesday, March 8, 3:30 pm

Do you suffer from Spring Allergies?

Know what triggers your allergies and how to treat them

The biggest spring allergy trigger is pollen - tiny grains released into the air by trees, grasses, and weeds for the purpose of fertilizing other plants. When pollen grains get into the nose of someone who's allergic, they send the immune system into overdrive.

The symptoms of spring allergies include: runny nose, watery eyes, sneezing, coughing itchy eyes & nose, dark circles under the eyes

Here are some of the biggest spring allergy offenders:

Trees: Alder, Ash, Aspen, Beech, Box elder, Cedar, Cottonwood, Cypress, Elm, Hickory, Juniper, Maple, Mulberry, Oak, Olive, Palm, Pine, Poplar, Sycamore, Willow

Grasses & weeds: Bermuda, Fescue, Johnson, June, Orchard, Perennial rye, Redtop, Saltgrass, Sweet vernal, Timothy

Doctors treat spring allergies with a number of over-the-counter and prescription drugs. Over-the-counter allergy drugs are effective for many people and include the following:

Antihistamines reduce sneezing, sniffling, and itching by lowering the amount of histamine in the body.

Decongestants clear mucus out of the nasal passageways to relieve congestion and swelling.

Nasal spray decongestants relieve congestion and may clear clogged nasal passages faster than oral decongestants.

Cromolyn sodium nasal spray can help prevent hay fever by stopping the release of histamine before it can trigger allergy symptoms.

Eye drops relieve itchy, watery eyes.



BETTER BREATHERS GROUP

Wednesday, March 8, noon-1 p.m.

Do you have a chronic lung disease such as asthma, COPD, chronic bronchitis, or lung cancer? Facilitator Cheryl Burgess leads this monthly discussion group covering resources and practices designed to promote respiratory heath. Cheryl has more than 20 years of experience as a Director of Respiratory Care and currently works for MedMinder Pharmacy.

BEREAVEMENT SUPPORT GROUP

Tuesday, March 14 & 28, 1 p.m.

This group, led by Bereavement Clinician Jeanie Cooper-Carson, M.A, Ph.D., is offered in partnership with Good Shepherd Community Care. The group meets the 2nd and 4th Tuesday of each month. For more information, please contact Lisa at 508-532-5980, ext. 4108.

CAREGIVER SUPPORT GROUP

Thursday, March 23, 2-3 p.m.

If you're interested in learning more about this group, please contact Cheryl Lavallee, LICSW, at 508-532-5980, ext. 4134.

GRANDPARENT SUPPORT

GROUP: Contact Lisa at 508-532-5980, ext. 4108 for more information and to arrange a prescreening for the Grandparent Support Group.

LOW VISION GROUP

Wednesday, March 15, 11 a.m.-12:30 p.m. In Person and on ZOOM. A monthly support group for people living with low vision. Group shares resources, hosts guest speakers, and provides open discussion on a range of pertinent topics.

PARKINSON'S SUPPORT GROUP

ON ZOOM: Tuesday, March 7, 1-2 p.m. IN PERSON: Tuesday, March 21, 1-2 p.m. Please call Lisa at 508-532-5980, ext. 4108 for more information.

VOLUNTEER DRIVERS WANTED

Flexibility to choose the rides/locations that work for your schedule

The Callahan Center Social Services
Department is looking for drivers
willing to transport residents age 55+
to communities outside of Framingham
for medical appointments, as well as for services and

for medical appointments, as well as for services and activities that meet vital social needs. If you have time to share and a vehicle that is safe, clean, and well maintained, please contact Sam for more info: sps@framinghamma.gov or 508-532-5980, ext. 4113.

MEDICAL EQUIPMENT: BORROW OR DONATE

Durable Medical Equipment (DME) is available at the Callahan Center for Framingham residents to borrow at no charge, as inventory allows. It is important to call in advance to reserve a requested item, as our inventory is limited. Contact Social Services at 508-532-5980, ext. 2. All messages will be returned within 1 business day.

Please know the Callahan Center welcomes your donation of gently used, clean durable medical equipment for other Framingham residents to borrow. Donations are accepted during business hours listed on page 3.

WE CAN HELP

The Callahan Center's Social Services
Department is knowledgeable about
LGBTQ+ community resources and
services available to older adults. Social workers
can assist older adults in negotiating the senior
landscape. Please reach out to us at 508-532-5980.

FINANCIAL ASSISTANCE AVAILABLE TOWARD INTERNET

SERVICE: The Affordable Connectivity Program (ACP) is a benefit program to ensure that

households can afford the broadband they need. Specific terms apply. For details, visit www.fcc. gov/acp or call 877-384-2575.

IS MONEY TIGHT THESE DAYS? WE COULD HAVE A SOLUTION!

Many people over the age of 60 are eligible for SNAP and don't use it. This could mean as much as \$100 per month available to



buy groceries. The money you save on your grocery bill could be put toward other expenses. Please contact the Callahan Center's Social Services Department to see if you qualify.

MEDICARE NOW FULLY COVERS PREVENTIVE VACCINES

This information was adapted from an online article:

https://www.ncoa.org/article/medicare-andmedicaid-now-fully-cover-preventive-vaccines Vaccines covered under Medicare prescription drug plans (Part D) and Medicaid are free in 2023. This means there are no more co-payments—or deductibles to meet—for any vaccinations recommended by the Advisory Committee on Immunization Practices (ACIP), As of Jan. 1, 2023. out-of-pocket costs for all ACIP-recommended vaccines were eliminated for people with Medicare Part D. Part D vaccines, including the Tdap and shingles vaccinations, people have generally had to share the cost through copayments, coinsurance, or other expenses, Part B vaccines have been cost-free. These include the annual influenza vaccine, pneumococcal shots, and the COVID-19 vaccines. Hepatitis B shots are cost-free for anyone at medium or high risk of contracting the virus. Out-of-pocket vaccine costs for most people enrolled in Medicaid will be eliminated beginning Oct. 1, 2023.







CARLYLE HOUSE

342 Winter Street, Framingham, MA www.carlylehouse.biz

508-879-6100

Carlyle House is proud to be serving the community for over 30 years.

We are a 55 bed, single-level skilled nursing facility nestled on beautifully landscaped grounds close to the heart of Framingham. We are responsive to the needs of both our short-term and long-term residents. Our new short-term wing, along with our innovative therapy team, is geared to provide the rehabilitation needed for your return home.



ALZHEIMER'S EDUCATIONAL SUPPORT GROUP

This six-week educational support group will be starting soon for care partners and their loved ones with an early-stage dementia/Alzheimer's diagnosis. Please contact Lisa at 508-532-5980, ext. 4108 for more information.

ALZHEIMER'S CAREGIVING SUPPORT GROUP

Wednesday, March 1, 11-12:30 p.m.

This drop-in group is geared toward individuals living apart from loved ones who are currently in long-term care or assisted living dementia care. Please contact Lisa at 508-532-5980, ext. 4108 for more information.

HOME ENERGY & FUEL ASSISTANCE PROGRAM FOR 2023

Callahan's Social Services Department is currently processing NEW Fuel Assistance Applications for Framingham residents who are age 60 and older and applying for the first time. Please contact Cheryl at 508-532-5980, ext. 4134 for information and eligibility requirements.

ACCESSIBLE HOME MODIFICATION & MEDICAL TAX DEDUCTIONS

Many older adults are making accessibility modifications in order to remain independent in their homes. Our Federal and State government provide tax incentives to homeowners, who accrue costs installing special equipment to accommodate a medical condition or disability. Examples include: widening doorways, constructing a wheelchair ramp, adding grab bars/support bars in the bathroom, modifying hardware on doors or cabinets, or installing railings. Please check the IRS Tax Code and speak with your tax preparer.

FREE TRANSPORTATION OPTIONS FOR FRAMINGHAM RESIDENTS!

*FREE CALLAHAN SHARED-RIDE VAN:

Thanks to generous funding from MWRTA, the Callahan Center shared-ride van is operating free to residents 55 and older and those with disabilities for destinations within Framingham and to/from Market Basket in Ashland. You must be registered with the Callahan Center and MWRTA to access this service. Service available Mon. to Thurs. 9 am to 3:30 pm and Fri. 9 am to 1:30 pm. Call the Callahan Center at 508-532-5980 to initially register for van service. **Once your registration is confirmed, contact the MWRTA Call Center at 508-820-4650 to schedule rides.**

FREE TAXI SERVICE AGE 60+:

Do you need to get to a destination beyond Framingham and need someone else to drive you or you can't afford the taxi fare? The Callahan Center has been able to utilize funds from Metrowest Health Foundation and the Community Development Block Grant to provide Framingham residents ages 60+ with **FREE** round-trip taxi rides from Tommy's Taxi beyond Framingham's borders for medical appointments and other necessities. It is essential to call at least one week in advance to request this service. Weekend and evening service may be possible. If you have appointments in Boston's medical area or transportation needs to communities beyond Framingham, please contact Sam Swisher at 508-532-5980, ext. 4113.

WITH MEDICARE PLANS, DOES IT MATTER WHICH PHARMACY YOU USE?



YES, the pharmacy you use could make a big difference in the cost of your drugs!

All Medicare drug plans and Medicare Advantage plans (HMOs, PPOs) have pharmacies that are either in-network or preferred. By using an in-network or preferred pharmacy, you can guarantee savings. However, if you go to a pharmacy that is not in your plan's network, your drugs will not be covered, and you will have to pay full retail price.

Plans can change their network of pharmacies from year to year, so it is important to check yearly to avoid this happening to you. Make sure that the pharmacy you currently use is the best one for you and your wallet! If you haven't checked yet, you can log into your Medicare.gov account or schedule an appointment with one of our trained counselors.

Trained SHINE volunteers offer free, confidential counseling on all aspects of Medicare and related health insurance programs. To schedule a SHINE appointment, call the Callahan Center at 508-532-5980, ext. 0. For other SHINE related matters, call 1-800-243-4636. Once you get the SHINE answering machine, leave your name, number and town. A volunteer will call you back, as soon as possible. **Book your appointment today with a SHINE counselor to see if you're eligible and start saving now!**





FRIENDS BOARD MEMBERS

President	Mary Megill
Vice President	Patrick Dunne
Treasurer	Len Brenner
Assistant Treasurer	Michelle Nicholas
Recording Secretary	Elaine Murphy
Corresponding Secretar	yMarie Gibbons
Sunshine Lady	Carol Lach

Board Members:

Norma Kramer (Membership Chair), Sheila Watnick (Event Chair), Chris Lorant (Dine-Around Chair), Mary Chapin (Lunch Chair). Karin Beth, Jim DeSimone

Friends Board Meeting on Zoom: Tuesday, March 7, 2:30 p.m.

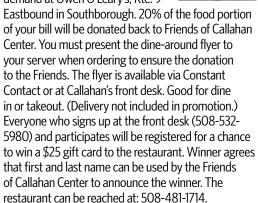
To receive Constant Contact updates from the Friends including the online version of the Callahan Courier newsletter, please send your email address to: callahan.friends@vahoo.com.

FRIENDS DINE-AROUND

OWEN OLEARY'S

Wednesday, March 22

Think spring! We are back by popular demand at Owen O'Leary's, Rte. 9



A NOTE FROM THE FRIENDS OF CALLAHAN

If you are unsure when your membership expires, just look on the back cover of your Callahan Courier and to the left of the address is your expiration date. Your membership is important to us. Memberships and donations to the Friends help us to keep programs at the Callahan Center possible by matching funds with the Framingham Cultural Council. We also fund uncovered expenses needed at the Callahan Center.

So yes, your memberships and donations keep our mission going, which in turn helps seniors who otherwise might be isolated to have a place to find comfort and enjoyment with others. Soon we will be starting Local Travel. By keeping your membership active you will not only receive your mailed copy of the Callahan Courier, you will help us to support programs and funding at the Center, and receive extra updates about happenings at Callahan via Constant Contact emails.

Our Friends Lunch will be held March 8 at 11:30 a.m., (sign up at the Front Desk by March 3). Boxed lunch from Roche Bros is \$10. This



month, we will feature the Stand Up Comedy of Dave Hornfischer, who is currently the producer and host of Fan to Fan at Framingham Public Access TV.

The Friends of Callahan is run solely by volunteers.

As a final thought, "Spring is far more than just a changing of seasons, it's a rebirth of the

Mary Megill. President of the Friends of Callahan





Not a member of the Friends of Callahan? It's easy to join!

	for individual and \$20.00 for couples
Name	
Date of Birth	
Address, City, State, Z	
Email Address	
Cell Phone	Home Phone

The Friends of Callahan Senior Center, Inc. Is a non-profit 501(c)3 organization.





DID YOU MISS A CALLAHAN PROGRAM? CHECK OUT ACCESS FRAMINGHAM TV.



Some Callahan Center programs are now available on Access Framingham TV (AFTV).

Visit www.accessfram.tv and click on the "WATCH" tab at the top for a program schedule or video on demand. Watch *Frank and Mary in Framingham*, a monthly show with co-hosts Grace O'Donnell and Arthur Bergeron, featuring topics of interest to seniors. This show airs on Tuesday, Thursday, and Saturday at 9 a.m. and is available via video on demand. Special thanks to Callahan volunteer Bill Rabkin for recording and editing the programs to air on AFTV.



TIPS TO HELP YOU PREPARE IN CASE OF EMERGENCY

Smart 911

Create a free, Safety Profile at www.Smart911.com. With Smart911, you can create your own Safety Profile to give 9-1-1 valuable information about yourself, family members, your home, pets, and even vehicles that will automatically display on the 9-1-1 call taker's screen when you make an emergency call. It's private and secure, and you control what information is in your profile. These details can save valuable seconds or even minutes during an emergency. Note: If you need help creating your Safety Profile, please visit the Callahan Center Computer Room on Thursday mornings 9:00-noon or call to make an appointment.

Register for Framingham News & Announcements

Select the types of alerts you would like to receive at www.framinghamma.gov/list.aspx

Emergency Prep Booklet Available

Check out the Personal Emergency Workbook available from the Mass. Office on Disability. The workbook helps you create a personal record with all your vital information...ready to go in the event of an emergency. The workbook is available online at:

www.mass.gov/doc/personal-emergency-preparedness-planning-workbook/download

RECOMMENDED PREPARENESS WEBSITES

For more information, including how to assemble a basic emergency supply kit, visit:

www.mass.gov/be-prepared-for-emergencies www.framinghamma.gov/2022/emergency-preparedness

THE SUNSHINE LADY'S CORNER

The Friends would like to reach out to members in time of need.

The Sunshine Lady – Carol Lach – can help brighten their day and/
or offer condolences. Please call the front desk at 508-532-5980, ext. 0
and leave a message. Your request will be forwarded to the Sunshine Lady
who mails cards on behalf of the Friends of Callahan.



12 MARCH 2023 CALENDAR					
MONDAY	TUESDAY				
	FITNESS & DISCUSSION GROUPS ON ZOOM Stretch with Anthony: 3/3, 10:30 am Chair Yoga, Tuesdays: 4:30 pm (\$3) Conversation & Humor: Fridays, 12:30 pm Travel Discussion Group: 3/8, 3:30 pm SUPPORT GROUPS WITH DIAL-IN OR ZOOM OPTION Parkinson's Support Group: 3/7, 1 pm Grandparent Support Group Call 508-532-5980, ext. 4108 for more info				
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1-4 Genealogy Group 2 Chair Volleyball	8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12:30-4 Pool Tables 1-2 ZOOM: Parkinson's Support Group 2:30 ZOOM: Friends Board Meeting Canceled: Chair Volleyball and Zoom Chair Yoga				
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1-4 Genealogy Group 2 Chair Volleyball	8:30-3 Table Tennis 9-4 Fitness Room \$2 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12:30-4 Pool Tables 1 Bereavement Support Group 1:30 COA Board Meeting 4:30-5:15 ZOOM: Chair Yoga \$3 1:30-3:10 Movie: Belfast, PG-13 Canceled: Chair Volleyball				
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1-4 Genealogy Group 2 Chair Volleyball	8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12:30-4 Pool Tables 1-2 Parkinson's Support Group 2 Be Part of Framingham's Educational Future: Conversation with Superintendent Bob Tremblay 4:30-5:15 ZOOM: Chair Yoga \$3 Canceled: Chair Volleyball				
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1-4 Genealogy Group 2 Chair Volleyball	8:30-3 Table Tennis 9-4 Fitness Room \$2 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12:30-4 Pool Tables 1 Bereavement Support Group 1-4 Red Hat Honey Bees, \$2 2 Treaty of Paris, Presented by Prof. Richard Bell 4:30-5:15 ZOOM: Chair Yoga \$3 Canceled: Chair Volleyball				

MARCH 2023 CALENDAR 13				
WEDNESDAY	THURSDAY	FRIDAY		
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Rm. 9-12 Blood Pressure Clinic 11 Small Ball: Core, Balance & Mobility, \$3 11 Mindful Living & Meditation \$3 11-12:30 Alzheimer's Caregiving Support Group 1-3 Bingo	8:30-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 Reopens at 2:45-4 9-12 Computer Room 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoameri-cano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 1:30 Book Discussion Group	8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 10:30 ZOOM: Stretch with Anthony 11 Chair Yoga with Rebecca \$3 12:30 ZOOM: Conversation & Humor		
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Rm. 9-12 Blood Pressure Clinic 11 Mindful Living & Meditation \$3 11:30 Friends Lunch, \$10 per person (registration required) 12 Better Breathers 1-3 Bingo 3:30 ZOOM: Travel Discussion Group Canceled: Small Ball: Core & Balance	8:30-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 Reopens at 2:45-4 9-12 Computer Rm. 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 1:30 Great Tours, Episodes 5-6	8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 11 Chair Yoga with Rebecca \$3 12:30 ZOOM: Conversation & Humor		
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Rm. 9-12 Blood Pressure Clinic 11 Small Ball: Core, Balance & Mobility, \$3 11 Mindful Living & Meditation \$3 11-12:30 Low Vision Group 1-3 Bingo	8:30-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 Reopens at 2:45-4 9-12 Computer Room 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 1:30 Info Session with Jay Higgins from Congresswoman Clark's Office	8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 11 Chair Yoga with Rebecca \$3 12:30 ZOOM: Conversation & Humor		
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Rm. 9-12 Blood Pressure Clinic 11 Small Ball: Core, Balance & Mobility, \$3 11 Mindful Living & Meditation \$3 1-3 Bingo FRIENDS DINE AROUND Rte. 9 E - 50 Turnpike Rd, Southborough	8:30-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 Reopens at 2:45-4 9-12 Computer Room 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 2 Caregiver Support Group 2 Musical Performance: Dublin Down	8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 10:30 Callahan Knitters 11 Chair Yoga with Rebecca \$3 12:30 ZOOM: Conversation & Humor		
8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9-12 Blood Pressure Clinic 11 Small Ball: Core, Balance & Mobility, \$3 11 Mindful Living & Meditation \$3 1-3 Bingo	830-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 Reopens at 2:45-4 9-12 Computer Room 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 1:30-3:30 Movie: Mrs. Harris Goes to Paris, PG	8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 9-11 Legal Clinic (By appt. only) 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 11 Chair Yoga with Rebecca \$3 12:30 ZOOM: Conversation & Humor		



ELDER LAW WITH FRANK AND MARY

by Arthur P. Bergeron

Arthur is an elder law attorney in the Trusts and Estates Group at Mirick O'Connell.

YOU'RE 70. NOW WHAT?

Once you get over the shock of turning 70 (I turn 73 this year and the shock is still setting in), you may want to start thinking about and planning for changes in your life. The nature of those changes will vary, of course, depending on your situation. Are you single or married? How's your health (and your spouse's)? Do you have children (or others) you can rely on if your health situation changes? Are they nearby? The answers to all these questions will affect how you plan for your 70's and beyond. In general, though, here are some things to think about:

- **Do you really need all that house?** I regularly visit clients in houses filled with bedrooms for children who have moved on, surrounded by yards that still need a lot of maintaining. Do you really need that space? Do you really like all that cleaning and yardwork?
- Is the house still safe? You will not be getting any younger, and neither will the house. Is the washer/dryer still in the basement? How many stairs do you need to climb every day? If you don't want to sell and downsize, then do you have the resources to adapt the house to your needs as you get older. If you don't, this may be a good time to consider a reverse mortgage or Home Equity Line of Credit (HELOC) to make sure that, if the need arises, those resources will be available on short notice.
- If you decide to move, where do you move to? You now have a lot more options than our parents did if you want to move. You should check those out before the need arises. Look around at the retirement communities, independent living communities, and assisted living communities in your area. You may even want to talk to a real estate broker, describe what you want, and see what's available. You may be pleasantly surprised. If you ever thought about moving in with one of your children (or having them move in with you), this may be the time to broach the subject.
- If you're single, consider some asset protection planning in case you need a nursing home. You're now at an age when there is more of a chance that a sudden medical problem could land you in a nursing home for a prolonged period. That can be an incredibly big expense unless you can qualify for MassHealth (the Massachusetts' Medicaid program) quickly. While that is not a problem if you're married, if you are single, you probably will not qualify unless you have protected your assets five years ahead of time. If that worries you, you need to deal with it well in advance of an emergency.

If you want to learn more about these issues, you can watch this month's episode of Elder Law 101. You can find it on AFTV (Verizon 43; Comcast 9) or on Frank and Mary's YouTube channel, **www.youtube.com/elderlawfrankandmary**. If you have any questions, please contact me at **(508) 860-1470** or **abergeron@mirickoconnell.com**.

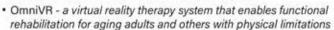


www. casa-rehab.com | 508,872,8801 | 485 Franklin Street, Framingham, MA

Offering short-term rehabilitation, long-term care, a certified dementia unit and hospice care.

Our Short-Term Rehab Unit Services Include:

- · Skilled nursing care
- Physical therapy, occupational therapy and speech therapy
- We specialize in OTAGO a muscle strengthening and balance retraining program
- Our therapy team is certified in LSVT BIG and LOUD® therapy - for those diagnosed with Parkinson's Disease and other movement diagnoses









Movement Disorders • Technology • Newly Renovated Gym

MIRICK O'CONNELL

ATTORNEYS AT LAW

To learn how Mirick O'Connell's Estate Planning Elder Law Attorneys can assist you and your loved ones, contact

Arthur P. Bergeron 508.860.1470 abergeron@mirickoconnell.com





Watch our elder law legal clinics on YouTube: "ElderLawFrankAndMary"



Follow our Blog:
"Getting All Your 'Docs'
in a Row"

Excellence in our work. Excellence in client service. Excellence in value.

800.922.8337 www.mirickoconnell.com

AXLE

Answer to Previous Sudoku 6 8 3 4 7 2 9 9 1 8 2 6 3 4 5 3 1 5 6 9 4 8 3 2 9 6 1 7 4 5 7 6 4 5 8 9 2 9 2 7 1 8 3 5 6 4 8 5 1 7 6 2 3 9 2 4 8 3 5 7 1 6 8 5 9 7 1 3 4

Game answers for this issue will be published in next months issue.

Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

9			2			4	5	
	1							
6					9		8	
	6	8			9 5			
					8			4
5	7							
		5	1	9			6 2	
	9			5		8	2	
		7						

©2021 Satori Publishing

DIFFICULTY: ★★★☆

CRYPTOGRAM

Enigma cryptograms are created from quotations and proverbs from around the world. Each letter stands for another letter. Hint: "T" = "N"

"ZG PI X YUUC KZU FXTTUB QG XTHEM; QRB ZG PI X KPIG WXT KZU KPCC TUB."

- GTHCPIZ SEUJGEQ

©2020 Satori Publishing

E005

CROSSWORD PUZZLE

ACROSS

- Noted
- psychiatrist Adverb (abbr.) Carplike fish
- 12 Forest ox 13 Plead
- 14 Norse mythical hero
- 15 Eire legislature 16 Jutting rock 17 Point
- 18 Phoenician princess 20 Occasional 22 Poetic
- contraction 23 Knot lace 24 Spear-shaped
- 28 Pall 32 Singleton
- 33 Tree 35 Classic car
- 39 Name
- 42 Amer Automobile Assn. (abbr.)

- 44 Defamatory remark 45 Grape
- 48 Scope 52 High (pref.) 53 Girdle 55 Muttonfish
- 56 Unknown author 57 Indo-Chin.
- people 58 Hall (Ger.) 59 Gender 60 Compass direction

DOWN

- Gem Two-toed sloth Black (Fr.) Uncouth person
- Moon goddess
- Russ. distance
- measure Argument Culture medium
- GILA PIA ANIL EVERNIA PICRO GHAYN JAN BAN KIANG ALA ECTURBAN L E A V I E S U D A N C O N D O N E

ANSWER TO PREVIOUS PUZZLE

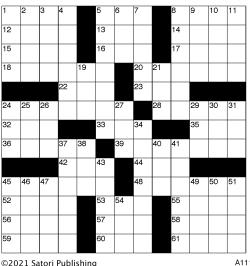
ROB

ABA

- ANAG NIDE SOAR R E M1 1 1
- 10 Circuit (abbr.) 11 River into the North Sea
- 19 Size of coal 21 Bird's cry 24 Cloche
- 25 Exclamation 26 Look 27 Guido's note (2
- A B E L C O X A T E T H

GABI

- 29 Limb 30 Arikara people 31 There 34 Leo (2 words)
- 37 Fr. author 38 Sheep's cry
- 40 Cloud (Fr.) 41 Black Sea port 43 S.A. porridge 45 Lady's title
- 46 Arm bone 47 Short takeoff and landing (abbr.) 49 Women's Army
- Aux. Corps (abbr.) 50 Oriental maid
- 51 U.S. mountain 54 Babism founder



YOU'RE INVITED!

We invite you to come and experience our affordable, independent, and assisted living options at the Orchard Hill at Sudbury. Ask about our fun-filled activities and trips, renowned dining services, and the many other benefits our award-winning community has to offer.

Discover the Orchard Hill Difference. Come take a tour & enjoy lunch with us!

ORCHARD HILL ASSISTED LIVING

978-218-3010 | 761 Boston Post Rd. | Sudbury, MA 01776 | orchard-hill.com





Callahan Senior Center 535 Union Avenue Framingham, MA 01702





A NORTHBRIDGE ASSISTED LIVING COMMUNITY

What's really special here about Carriage House is the way everyone, from the director to the folks who serve in the dining room, know the individual residents. They know my parents, they know what they like, and they make them feel right at home.

Carriage House was a great choice for my parents, my mom is doing more things here than she ever did in her life!

- Gloria C. // resident daughter

For more information: 508.358.2800 or email: jessica@carriagehousewayland.com